

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Denise M. Campbell : Case No. 21-21338-CMB

Debtor(s) : Chapter 13

Ronda J. Winnecur, Chapter 13 :  
Trustee :  
Movant(s) : Related to Document 144

vs. : Hearing Date:

Denise M. Campbell, Capital One Auto :  
Finance, a division of Capital One, :  
N.A., and Internal Revenue Service :  
Respondent(s) :

**ORDER OF COURT**

AND NOW, THIS 14th day of December, 2023, upon  
consideration of the MOTION TO (1) PROCESS CAPITAL ONE REFUND, (2)  
AUTHORIZE DISTRIBUTION OF LUMP SUM BALANCE TO IRS, AND (3) DISMISS  
BANKRUPTCY CASE, and responses thereto if any, it is hereby Ordered:

(1) Trustee is authorized and direct to (a) treat the unsecured claim of Capital One Auto Finance, a division of Capital One, N.A (Cl #2-3) as having been paid in full given the refund, and (b) distribute the balance on hand from the Lump Sum as described in the Motion in the amount of \$12,529.77 to the IRS on account of the unsecured portion of its Claim 13-3; and

(2) Subject to the Court's retention of jurisdiction over the distribution of the Lump Sum as described in the Motion in the amount of \$12,529.77 in accordance with the §349, the Bankruptcy Case is dismissed.

*Carlene M. Böhm*  
U.S. BANKRUPTCY JUDGE  
dmk

FILED  
12/14/23 3:40 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Denise M. Campbell  
Debtor

Case No. 21-21338-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Dec 14, 2023

Form ID: pdf900

Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Denise M. Campbell, 418 Crossbow Drive, New Stanton, PA 15672-9485
sp	+ Richard A. Godshall, Ostroff Injury Law, P.C., 518 E. Township Line Rd., Ste. 100, Blue Bell, PA 19422-2172
cr	+ United States of America Department of the Treasury, c/o Office of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
15382642	Wells Fargo, c/o Francis S. Hallinan Esq., One Penn Ctr Plaza, Ste. 1400, Philadelphia, PA 19103

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 15 2023 00:01:43	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 15 2023 00:01:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Dec 14 2023 23:51:00	The Bank of New York Mellon Trust Company, N.A., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15382628	+ Email/PDF: rmscedi@recoverycorp.com	Dec 15 2023 00:01:24	Bureaus Investment Group, Portfolio No. 15, LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15394281	+ Email/Text: documentfiling@lciinc.com	Dec 14 2023 23:51:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15382629	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 15 2023 00:01:37	Capital One Auto Finance, P.O. Box 4360, Houston, TX 77210-4360
15549130	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 15 2023 00:00:54	Capital One Auto Finance, a division of Capital One, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15389152	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 15 2023 00:01:42	Capital One Auto Finance, a division of Capital One, P.O. Box 4360, Houston, TX 77210-4360
15382630	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 15 2023 00:01:03	First Premier Bank, ATTN: Bankruptcy Dept., PO Box 5524, Sioux Falls, SD 57117-5524
15382632	Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2023 00:00:58	LVNV Funding, LLC, Resurgent Capital Services, Greenville, SC 29603
15389279	Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2023 00:00:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15382633	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2023 00:01:29	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15382634	+ Email/Text: bankruptcy@ncaks.com	Dec 14 2023 23:51:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, P.O. Box 3023, Hutchinson, KS

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			67504-3023
15382635	+ Email/Text: bnc@bass-associates.com	Dec 14 2023 23:51:00	Oliphan Financial, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
15382636	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 14 2023 23:52:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15382637	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 15 2023 00:01:29	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
15382638	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 14 2023 23:52:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999
15390765	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 14 2023 23:52:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15572397	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 14 2023 23:51:00	THE BNYM TRUST Company N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
15382639	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 14 2023 23:51:00	The Bank of New York Mellon, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Englewood, CO 80111-4720
15388579	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 14 2023 23:51:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15382824	+ Email/PDF: rmscidi@recoverycorp.com	Dec 15 2023 00:01:43	The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15382640	+ Email/Text: EDBKNotices@ecmc.org	Dec 14 2023 23:51:00	US Department of Education, P.O. Box 16448, Saint Paul, MN 55116-0448
15382641	+ Email/PDF: ebn_ais@aisinfo.com	Dec 15 2023 00:01:38	Verizon, by American InfoSource as agent, P.O. Box 4457, Houston, TX 77210-4457

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Specialized Loan Servicing, LLC, as Servicing Agen
cr		The Bank of New York Mellon Trust Company, fka The
15382631		Internal Revenue Service, Special Procedures Branch, 1000 Liberty Ave., Rm. 727
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15401509	*+	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15395343	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Denise M. Campbell apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon Trust Company fka The Bank of New York Trust Company as Successor to JP Morgan Chase Bank N.A. as Successor to Bank One N.A. as Trustee for Asset Backed Funding Corporation bnicholas@kmllawgroup.com
David Z. Valencik	on behalf of Debtor Denise M. Campbell dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;ncalaiaro@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Denise M. Campbell dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com;ncalaiaro@c-vlaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC, as Servicing Agent for The Bank of New York Mellon Trust Company, N.A., as Successor-In-Interest to all Successors and Assigns of Bank One, N.A., as Trustee for Asset- kebeck@bersteinlaw.com, btemple@bersteinlaw.com;jdryer@bersteinlaw.com;kebeck@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor LVNV Funding LLC kebeck@bersteinlaw.com, btemple@bersteinlaw.com;jdryer@bersteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com

TOTAL: 9